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By: THOMAS M. GALGANO

Date: December 26, 2007



PATENT  
DOCKET NO.: 1665-3(a)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT : AUSTIN T. GAVIN  
SERIAL NO. : 10/631,282  
FILED : JULY 31, 2003  
TITLE : SYSTEMS AND METHODS FOR SCHOOL DISTRICTS  
AND MUNICIPALITIES TO MAXIMIZE INTEREST  
EARNINGS ON THEIR INVESTMENTS  
EXAMINER : SCOTT S. TROTTER  
ART UNIT NO. : 3694

AMENDMENT IN REPLY TO OFFICE ACTION

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action dated August 22, 2007, please amend the  
above-identified application as follows:

12/28/2007 ZJUHAK1 00000014 10631282  
01 FC:2251  
60.00 OP

Amendments to the Claims are reflected on page 3 of this paper.

Remarks/Arguments begin on page 8 of this paper.